

Information to identify the case:

Debtor 1	Roberto Gordian	Social Security number or ITIN	xxx-xx-4884
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	14-12420-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roberto Gordian

5/14/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Roberto Gordian
 Debtor

Case No. 14-12420-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 41

Date Rcvd: May 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2019.

db +Roberto Gordian, 2138 44th St., Pennsauken, NJ 08110-2002
 lm +Northstar Mortgage, PO Box 650783, Dallas, TX 75265-0783
 acc +Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376
 514570264 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514660098 +Capital One Bank, PO Box 71087, Charlotte NC 28272-1087
 514660099 +Citgo Consumer Card, Processing Center, Des Moines IA 50362-0001
 514660097 +Direct Rewards, PO Box 71105, Charlotte NC 28272-1105
 514794431 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department,
 350 Highland Drive, Lewisville, Texas 75067)
 516825502 NATIONSTAR MORTGAGE LLC, KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 514521118 Nation Star Mortgage Company, PO Box 199111, Dallas, TX 75219
 514626887 +Nationstar Mortgage, LLC, McCABE, WEISBERG & CONWAY, P.C., 216 Haddon Avenue, Suite 303,
 Westmont, NJ 08108-2811
 514660094 +PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
 514660100 +Valero, c/o DSRM National Bank, PO Box 300, Armarillo, TX 79105-0300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2019 02:22:36 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 15 2019 02:22:29 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514660105 +EDI: CINGMIDLAND.COM May 15 2019 05:48:00 AT&T Wireless, PO Box 537104,
 Atlanta GA 30353-7104
 514521117 +EDI: GMACFS.COM May 15 2019 05:38:00 Ally Financial, PO Box 380902,
 Minneapolis, MN 55438-0902
 514528625 EDI: GMACFS.COM May 15 2019 05:38:00 Ally Financial serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 514549423 EDI: AIS.COM May 15 2019 05:48:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514660095 +EDI: CAPITALONE.COM May 15 2019 05:38:00 Cabelas Club Visa, PO Box 82519,
 Lincoln, NE 68501-2519
 514660096 +EDI: CAPITALONE.COM May 15 2019 05:38:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 514709085 EDI: CAPITALONE.COM May 15 2019 05:38:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514660106 +EDI: WFNNB.COM May 15 2019 05:38:00 Comenity Capital, 995 W. 122nd St.,
 Westminster, CO 80234-3417
 514662256 +EDI: CRFRSTNA.COM May 15 2019 05:38:00 Credit First, 6275 Eastland Road,
 Brookpark, OH 44142-1399
 514532837 EDI: DISCOVER.COM May 15 2019 05:38:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514660102 +EDI: DISCOVER.COM May 15 2019 05:38:00 Discover Card, PO Box 71084,
 Charlotte NC 28272-1084
 514537407 EDI: RMSC.COM May 15 2019 05:38:00 GE Capital Retail Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 514660101 +EDI: RMSC.COM May 15 2019 05:38:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090
 514660109 +E-mail/Text: bncnotices@becket-lee.com May 15 2019 02:21:29 Kohls,
 N56 W. 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
 514662257 +EDI: RMSC.COM May 15 2019 05:38:00 Lowes, PO Box 965005, Orlando, FL 32896-5005
 515978497 EDI: PRA.COM May 15 2019 05:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 515978498 EDI: PRA.COM May 15 2019 05:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 514802292 EDI: PRA.COM May 15 2019 05:38:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 514792734 EDI: PRA.COM May 15 2019 05:38:00 Portfolio Recovery Associates, LLC,
 c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
 514660108 +EDI: RMSC.COM May 15 2019 05:38:00 QVC, PO Box 96518, Orlando, FL 32896-0001
 514554157 EDI: Q3G.COM May 15 2019 05:38:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788
 514703432 EDI: Q3G.COM May 15 2019 05:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 514660104 +EDI: SEARS.COM May 15 2019 05:38:00 Sears Credit Card, PO Box 183082,
 Columbus, OH 43218-3082
 514963396 EDI: CAPITALONE.COM May 15 2019 05:38:00 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA,
 PO BOX 82609, LINCOLN, NE 68501-2609
 514660103 +EDI: RMSC.COM May 15 2019 05:38:00 Walmart, PO Box 960024, Orlando, FL 32896-0024
 514660110 +EDI: CAPITALONE.COM May 15 2019 05:38:00 Worlds Foremost Bank, 4800 NW 1st St. Suite 300,
 Lincoln, NE 68521-4463

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 41

Date Rcvd: May 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
514799447* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department,
P.O Box 630267, Irving, TX 75063)
515412488* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor NATIONSTAR MORTGAGE, LLC NJECFMAIL@mw-c-law.com,
nj-ecfmail@ecf.courtdrive.com
Andrew M. Lubin on behalf of Creditor Nationstar Mortgage LLC bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Celine P. Derkrikorian on behalf of Creditor NATIONSTAR MORTGAGE, LLC njecfmail@mw-c-law.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
John D. DiCiurcio on behalf of Debtor Roberto Gordian diciurciowmpa@aol.com
Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC kmcdonald@blankrome.com,
bkggroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor NATIONSTAR MORTGAGE, LLC
kmcdonald@kmlawgroup.com, bkggroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor NATIONSTAR MORTGAGE LLC kmcdonald@kmlawgroup.com,
bkggroup@kmlawgroup.com
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
TOTAL: 12